B1 (Official Form 1) 12459 15-25949 Doc 1			0/15 12:28:59	Desc Main
United States Bankrup	rcyDocument	Page 1 of 10	VOLU	NTARY PETITION
Name of Debtor (if individual, enter Last, First, Middle):		Name of Joint Debte	or (Spouse) (Last, First, N	Aiddle):
All Other Names used by the Debtor in the last 8 years	Z	All Other Names us	ed by the Joint Debtor in	the last 8 years
(include married, maiden, and trade names):		(include married, ma	aiden, and trade names):	•
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all):		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all):		
Street Address of Debtor (No. and Street, City, and State):	Street Address of Jo	int Debtor (No. and Stree	t, City, and State):	
16037 Clifton Park	HVE			
Markham IL	ZIP CODE 66429			ZIP CODE
County of Residence or of the Principal Place of Business:	COOK	County of Residence or of the Principal Place of Business:		
Mailing Address of Debtor (if different from street address):		Mailing Address of	loint Debtor (if different	from street address):
Location of Principal Assets of Business Debtor (if different fi	ZIP CODE rom street address above):			ZIP CODE
				ZIP CODE
Type of Debtor (Form of Organization)	Nature of (Check one box.)	Business	Chapter of Bar the Petition	kruptcy Code Under Which is Filed (Check one box.)
(Check one box.)	Health Care Busi		Chapter 7	Chapter 15 Petition for
M Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.	Single Asset Rea 11 U.S.C. § 101(I Estate as defined in 51B)	Chapter 9 Chapter 11 Chapter 12	Recognition of a Foreign Main Proceeding
Corporation (includes LLC and LLP) Partnership	Railroad Stockbroker		Chapter 12 Chapter 13	Chapter 15 Petition for Recognition of a Foreign
Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Railroad Stockbroker Commodity Brok Clearing Bank	сег		Nonmain Proceeding
	1 2-4			
Chapter 15 Debtors Country of debtor's center of main interests:	Tax-Exem (Check box, if		. (0	ature of Debts Check one box.)
	☐ Debtor is a tax-ex	cempt organization	Debts are primarily debts, defined in 1	
Each country in which a foreign proceeding by, regarding, or against debtor is pending: under title 26 of the against debtor is pending: Code (the Internal F			§ 101(8) as "incuri individual primaril	ed by an business debts.
			personal, family, o household purpose	r
Filing Fee (Check one box.)	I	Charles	Chapter 11 De	
☐ Full Filing Fee attached.		Check one box: Debtor is a small	all business debtor as defi	ned in 11 U.S.C. § 101(51D).
Filing Fee to be paid in installments (applicable to individuals only). Must attach		Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).		
signed application for the court's consideration certifying unable to pay fee except in installments. Rule 1006(b).	g that the debtor is See Official Form 3A.	Check if: Debtor's aggre	gate noncontingent liquid	ated debts (excluding debts owed to
Filing Fee waiver requested (applicable to chapter 7 indi-		insiders or affil on 4/01/16 and	iates) are less than \$2,490 every three years thereaj	0,925 (amount subject to adjustment fter).
attach signed application for the court's consideration. S	ee Official Form 3B.	Check all applicable		
		A plan is being	filed with this petition.	repetition from one or more classes
Statistical/Administrative Information			accordance with 11 U.S.(
Debtor estimates that funds will be available for dist Debtor estimates that, after any exempt property is e	tribution to unsecured cred excluded and administrativ	litors. re expenses paid, there	will be no funds available	COURT USE ONLY
distribution to unsecured creditors. Estimated Number of Creditors				
54	5,001- 10]	50,001-	
5,000		5,000 50,000	100,000	100,000 C C C C C C C C C C C C C C C C C
Estimated Assets				- 1878, You Wall
\$0 to \$50,001 to \$100,001 to \$500,001 \$1,000,	,001 \$10,000,001 \$5	50,000,001 \$100,000	,001 \$500,000,001	More than
million million		\$100 to \$500 illion million	to \$1 billion	\$1 billion
Estimated Liabilities VI		1 🗖		
\$0 to \$50,001 to \$100,001 to \$500,001 \$1,000, \$50,000 \$100,000 \$500,000 to \$1 to \$10	.001 \$10,000,001 \$5	50,000,001 \$100,000 \$100 to \$500	,001 \$500,000,001	More than \$1 billion
million million		illion million	-5 or omion	T

	1) Casae) 15-25949	Doc 1	Filed 07/30/15	Entered 07/30/15 12:28:59	Desc Main Page 2
Voluntary Petiti (This page must	be completed and filed in ever	ry case.)	Document	Pranga root	
Location	All Prior	Bankruptcy	Cases Filed Within Last 8	Years (If more than two, attach additional shee	t.) Date Filed:
Where Filed: Location				Case Number:	
Where Filed:	B-P-B-	7712 7 7			Date Filed:
Name of Debtor:	Pending Bankruptcy C	ase Filed by a	ny Spouse, Partner, or Af	filiate of this Debtor (If more than one, attach a Case Number:	dditional sheet.) Date Filed:
District:				Relationship:	Judge:
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)		Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).			
Exhibit A	is attached and made a part of	f this petition.		X	
					Date)
	wn or have possession of any xhibit C is attached and made			a threat of imminent and identifiable harm to pu	blic health or safety?
Exhibit D, o	completed and signed by the o	lebtor, is attac	hed and made a part of this		
×	Debtor has been domiciled preceding the date of this pe	or has had a	Information Regarding (Check any app residence, principal place longer part of such 180 day	licable box.) of business, or principal assets in this District	for 180 days immediately
			•	ner, or partnership pending in this District.	
Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.					
		Certification	by a Debtor Who Resides (Check all applied	as a Tenant of Residential Property cable boxes.)	
	Landlord has a judgment	against the de	ebtor for possession of debto	or's residence. (If box checked, complete the for	llowing.)
				(Name of landlord that obtained judgment)	
				(Address of landlord)	TOTAL STATE OF THE
	Debtor claims that under entire monetary default th	applicable not hat gave rise to	nbankruptcy law, there are on the judgment for possession	circumstances under which the debtor would be on, after the judgment for possession was entered	permitted to cure the I, and
	Debtor has included with of the petition.	this petition t	he deposit with the court of	any rent that would become due during the 30-c	lay period after the filing
	Debtor certifies that he/sł	ne has served t	the Landlord with this certif	fication. (11 U.S.C. § 362(1)).	

individual.

Date

in preparing this document unless the bankruptcy petition preparer is not an

If more than one person prepared this document, attach additional sheets conforming

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or

to the appropriate official form for each person.

both. 11 U.S.C. § 110; 18 U.S.C. § 156.

B 1D (Official Form 1, Exhibit D) (12/09)

UNITED STATES BANKRUPTCY COURT

In re Stephany Loveen	Miller	Case No.
Debtor		(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- ☐ 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

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B 1D (Official Form 1, Exh. D) (12/09) - Cont.

Page 2

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

- □ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
 - ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
 - ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
 - Active military duty in a military combat zone.
- 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor At purple Date: 07-27-2015

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In Re:)	
)	
Debtor (s))	Case No.
Stephany Loreen Miller)	Chapter 7

List of Creditors

AllGate	160 N. Franklin St
Financial	STE 301
	Chicago IL 60606
Enhanced Recovery	PO BOX 57547
corporation	Jacksonville, FL
	32241
	1112 7th Ave
Grand Pointe	Monroe, WI
	53566
SouthWest Credit	4120 International
systems	PKWy carrollton,
	TX 75007
Web Bank	6250 Ridgewood Rd
Fingerhut Fresh	Soint Cloud, MN
Start	56303

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	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
Federal Loan	60 BOX 60010
servicing credit	Harrisburg, PA
	17106
Transworld	600 Holiday Dr300
Systems	Matteson IL
	60443
	PO BOX 550 ST
NICA	Hutchinson, Ks
	1
Arnold Scott	111 W. Jackson B
Harris	400
	Chicago IL 601004
Com ED	PO BOX 805379
	Chicago Il 60680
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	L

Case 15-25949 B 201B (Form 201B) (12/09) Doc 1 Fil

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Desc Main

UNITED STATES BANKRUPTCY COURT

170001	Chapter
	CE TO CONSUMER DEBTOR(S) HE BANKRUPTCY CODE
Certification of [Non-Attorne I, the [non-attorney] bankruptcy petition preparer signing t attached notice, as required by § 342(b) of the Bankruptcy Code.	by] Bankruptcy Petition Preparer the debtor's petition, hereby certify that I delivered to the debtor the
Printed name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.	, , , , , , , , , , , , , , , , , , ,
	n of the Debtor read the attached notice, as required by § 342(b) of the Bankruptcy
Stephany Loreen Miller Printed Name(s) of Debtor(s)	Signature of Dibtor Date O7-27-15
Case No. (if known)	XSignature of Joint Debtor (if any) Date

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)
Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny

your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy forms.html#procedure.